



ANZ Super Advantage

At the time of printing The Super Advantage magazine issued in February 2009, the updated Withdrawal Fee and Investment Management Fees for the new investment funds were not available. We are now able to confirm these fees for you.

Withdrawal Fee

The Withdrawal Fee, effective 1 July 2009, will be \$68.00 (after tax) and will apply to any full or partial withdrawals processed on or after this date.

This Withdrawal Fee does not apply to any time-scaled Withdrawal Fee arrangements.

Investment Management Fees

We are adding four new investment funds to ANZ Super Advantage on 27 April 2009. The Investment Management Fees will be as follows:

Fund name	IMF p.a.	IMF p.a. (after tax)
ING Global Property Securities	1.12%	0.96%
OptiMix Global Emerging Markets Shares	1.33%	1.13%
BlackRock Asset Allocation Alpha	0.97%	0.83%
Vanguard International Shares Index (Hedged)	0.51%	0.44%

How to invest in the new investment funds

If you would like to invest in any of the new investment funds detailed above, please use the updated Member Investment Choice Nomination Form available at www.anz.com/wealth/super from 27 April 2009.

Update on the ANZ Flexible Term Deposit Fund

The Super Advantage magazine issued in February 2009 announced the upcoming addition of the ANZ Flexible Term Deposit Fund to the ANZ Super Advantage menu.

Please note, the ANZ Flexible Term Deposit Fund will **no longer** be added to the menu.